

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/631,970 Confirmation No. : 3665  
Filed : August 1, 2003  
Applicant : Daniel Lee Hamilton, et al.  
Title : Payment Processing with Selection of a  
Risk Reduction Technique  
  
TC/AU : 3694  
Examiner : John A. Anderson  
  
Docket No. : 23952-0108  
Customer No. : 72386

**AMENDMENT UNDER 37 C.F.R. § 1.312**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to the issuance of the above-identified application, please amend the application as follows. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks** begin on page 13 of this paper.

The **Conclusion** begins on page 15 of this paper.

**Certificate of Electronic Delivery**

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I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **July 15, 2010**.

  
Eva N. Mukasa